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SIPDIS

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E.O. 12958: N/A

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SUBJECT: LATEST MUTATIONS OF NIGERIAN INTERNET FRAUD

1. SUMMARY. NIGERIAN ADVANCE FEE SCAMS HAVE MUTATED CONSIDERABLY SINCE THE DAYS WHEN AN OFFICIAL-LOOKING BUSINESS PROPOSAL ON LETTERHEAD WOULD ARRIVE IN THE UNSUSPECTING AMERICAN'S POSTAL MAILBOX. NIGERIAN SCAMS NO LONGER JUST BELONG TO THE REALM OF SUPPOSEDLY LARGE SUMS OF MONEY IN NEED OF AN OVERSEAS BANK ACCOUNT TO FACILITATE THEIR MOVEMENT. NEW STINGS SEPARATING A MARK FROM HIS MONEY ARE EMERGING RAPIDLY. MORE RECENT SCAMS HAVE ADVANCED FROM A DIRECT APPEAL TO SIMPLE GREED TO THE PROMISE OF LOVE OR A MORE REWARDING PROFESSIONAL LIFE, AND NOW UTILIZE LEGITIMATE WEBSITES LIKE EBAY, MONSTER.COM, AND MATCH.COM TO SNARE THEIR PREY. AN OUTLINE OF THE LATEST MUTATIONS OF NIGERIAN ADVANCE FEE FRAUD, ALSO KNOWN AS 419 SCAMS, FOLLOWS. END SUMMARY.

2. LONG-LOST INHERITANCE - A SUDDEN WINDFALL

A. THE SETUP: A LAWYER CONTACTS AN AMERICAN CITIZEN, INFORMING HIM THAT A LONG-LOST RELATIVE HAS DIED IN NIGERIA. THE LATE RELATIVE WAS AN OIL INDUSTRY WORKER WHO BEHIND A RATHER HEFTY SAVINGS ACCOUNT WHICH NEEDS TO BE REPATRIATED TO THE NEXT OF KIN IN THE STATES.

B. THE PAYOFF: SINCE THE MARK IS THE NEXT OF KIN, HE IS ENTITLED TO THE MILLION OR SO DOLLARS THE DECEASED HAS LEFT.

C. THE CATCH: THE MARK MUST PAY THE MONEY TRANSFER FEE OF 200 USD AND THE LAWYER'S FEE OF 500 TO 1000 USD.

D. THE LOW-DOWN: MOST OF THESE SOLICITATIONS COME THROUGH EMAIL IN THE FORM OF LONG, DETAILED MESSAGES. ADDING CREDIBILITY TO THE SCAM, THE CONFIDENCE ARTISTS CUSTOMIZE THE SOLICITATION, TAILORING THE SURNAME OF THE NONEXISTENT DEAD MAN TO MATCH THAT OF THE MARK.

3. WORK PERMITS - AN OFFER YOU CAN'T REFUSE

A. THE SETUP: THE PERSONNEL DIRECTOR AT MULTINATIONAL FIRM IS SCOUTING FOR INTREPID, HIGHLY SKILLED PEOPLE TO DO SOME DIFFICULT BUT WELL-COMPENSATED WORK IN NIGERIA.

B. THE PAYOFF: THE EMPLOYEE STANDS TO MAKE AT LEAST 150,000 USD FOR SIX MONTH'S WORK PLUS OVERTIME PAY, AND WILL STAY IN LUXURY ACCOMMODATIONS FREE OF CHARGE.

C. THE CATCH: THE COMPANY REQUIRES THE PROSPECTIVE EMPLOYEE TO PAY APPROXIMATELY 1,800 USD FOR IMMIGRATION, WORK PERMIT, AND VISA FEES.

D. THE LOW-DOWN: CONSISTENT WITH THE OTHER NEW FORMS OF FRAUD, THIS SCAM IS CUSTOMIZED TO THE SPECIFIC MARK. THE SCAMMER POSTS JOB NOTICES ON LEGITIMATE INTERNET SITES, OR SUBMITS FAKE COMPANY LISTINGS ON MONSTER OR YAHOO. WHEN THEY FIND A SUITABLE MARK, THEY CRAFT A SOLICITATION SPECIFIC TO THE APPLICANT'S FIELD.

4. GORGEOUS PEOPLE IN TROUBLE - THE DAMSEL IN DISTRESS

A. THE SETUP: AN AMERICAN MAN MEETS AN AMERICAN WOMAN VIA AN ONLINE DATING SERVICE. AFTER A SUCCESSFUL ONLINE COURTSHIP, THE TWO AGREE TO SEE EACH OTHER. BEFORE THEY DO, THOUGH, SHE MUST TRAVEL TO NIGERIA TO ATTEND TO SOME IMPORTANT PERSONAL BUSINESS. WHILE IN NIGERIA, SHE IS MUGGED AND ROBBED OF HER BELONGINGS.

B. THE PAYOFF: IF HE IS SYMPATHETIC AND ASSISTS HER THROUGH HER SUDDEN CRISIS, THIS COULD HELP CEMENT A PROMISING RELATIONSHIP.

C. THE CATCH: THE MANAGER AT THE HOTEL WHERE SHE WAS STAYING SEIZED HER PASSPORT AND IS REFUSING TO ALLOW HER TO LEAVE UNTIL HER OUTSTANDING BILL IS PAID. BECAUSE OF HER INJURIES, SHE ALSO HAS MEDICAL BILLS. HER FINANCIAL NEEDS RANGE FROM 500 USD FOR THE HOTEL BILL TO 2,000 USD FOR THE HOSPITAL.

D. THE LOW-DOWN: ESPECIALLY INTERESTING IN THESE CASES IS THE ALACRITY IN WHICH THE MARKS REFER TO THE SCAMMERS AS MY FRIEND, MY GIRLFRIEND, OR EVEN MY FIANCEE, DESPITE THE FACT THEY HAVE NEVER MET FACE TO FACE.

E. SIMILAR TO THE OFFER YOU CAN'T REFUSE, THIS SCAM IS USUALLY INITIATED THROUGH LEGITIMATE WEBSITES SUCH AS MATCH.COM, CHRISTIANSINGLES.COM, AND SINGLEME.COM. WOMEN ARE VICTIMS IN ABOUT 20 PERCENT OF THE CASES. THE MARKS OFTEN REPORT THEY HAD BEEN CORRESPONDING WITH THE LOVE INTEREST FOR SEVERAL MONTHS AND HAVE TROUBLE BELIEVING THEY ARE BEING SCAMMED GIVEN THE AMOUNT OF TIME AND EFFORT SPENT BY THE PERPETRATOR TO WOO THEM.

5. OVERPAYMENT REFUNDS - OOPS, CAN I HAVE MY MONEY BACK?

1A. THE SETUP: AN AMERICAN CITIZEN HAS AN ITEM SELLING ON EBAY. HE FINDS A BUYER WHO PAYS PROMPTLY BY INTERNATIONAL MONEY ORDER. BY MISTAKE, THE PAYER SENDS TOO MUCH MONEY - THE MONEY ORDER WAS FOR 850 USD INSTEAD OF THE ACTUAL 350 USD PRODUCT PRICE. THE BUYER REQUESTS THAT THE SELLER REFUND THE EXCESS MONEY VIA WESTERN UNION.

1B. THE PAYOFF: UNUSUAL FOR NIGERIAN SCAMS, THIS ONE DOES NOT RELY ON A SIGNIFICANT POTENTIAL PAYOFF FOR THE VICTIM. IT SIMPLY PLAYS ON THE VICTIM'S SENSE OF FAIRNESS AND THE DESIRE TO MAINTAIN GOOD BUSINESS CONTACTS.

1C. THE CATCH: THE SELLER ASSUMES THE MONEY ORDER IS VALID AND IMMEDIATELY SENDS THE REFUND VIA WESTERN UNION. AFTER A FEW WEEKS HAVE PASSED, THE SELLER IS INFORMED BY THE BANK THAT THE MONEY ORDER WAS A FORGERY. THE BANK MUST THEREFORE DEDUCT THE AMOUNT OF THE MONEY ORDER FROM THE SELLER'S ACCOUNT. THE SELLER, THEREFORE, IS NOT ONLY SCAMMED OUT OF THE GOODS, BUT ALSO THE 500 USD SENT AS A REFUND.

1D. THE LOW-DOWN: MANY SELLERS HAVE THE MISTAKEN ASSUMPTION THAT BECAUSE MONEY ORDERS ARE BOUGHT WITH CASH, THEY DO NOT HAVE TO WAIT FOR THEM TO CLEAR LIKE PERSONAL CHECKS. IT HARDLY OCCURS TO THE MARK THE MONEY ORDER ITSELF COULD BE FAKE.

1E. A VARIANT ON THIS THEME INVOLVES ONLINE ROOMMATE SERVICES SUCH AS ROOMMATES.COM AND MONSTERMOVING.COM. THE PAYMENT IS MEANT AS THE DEPOSIT FOR RENTING A ROOM. THE SCAMMER USUALLY CLAIMS TO BE A STUDENT WHO URGENTLY NEEDS THE EXCESS MONEY REFUNDED SO HE CAN USE IT FOR PAYING SCHOOL FEES, TRANSPORTATION, AND VISAS.

16. GORGEOUS PEOPLE IN TROUBLE II - BUREAUCRAT MEANIES

1A. THE SETUP: AN AMERICAN MEETS AN ATTRACTIVE POTENTIAL PARTNER FROM NIGERIA ON THE INTERNET. AS THEY GET TO KNOW EACH OTHER THROUGH EMAILS AND INSTANT MESSAGING, THEY DISCOVER THEY MAKE AN IDEAL COUPLE. SHE EVENTUALLY OFFERS TO VISIT HIM IN THE UNITED STATES.

1B. THE PAYOFF: AFTER HAVING LOOKED FOR LOVE FOR SO LONG, THE MAN IS HAPPY TO HAVE SOMEONE SO EAGER TO MEET HIM.

1C. THE CATCH: THE UNFORTUNATE TRAVELER ENDS UP HAVING SERIOUS PROBLEMS ON HER WAY TO AMERICA. AFTER HER AMERICAN BOYFRIEND PAID HER VISA FEES AND CONTRIBUTED SEVERAL HUNDRED DOLLARS TOWARDS HER PLANE TICKET, SHE DISCOVERS THAT THE NIGERIAN GOVERNMENT REQUIRES THAT ITS OUTGOING CITIZENS PROVE POSSESSION OF SUFFICIENT FUNDS FOR TRAVEL. THIS MEANS THAT SHE MUST OBTAIN 1,000 USD BEFORE SHE CAN DEPART NIGERIA.

1D. WHEN SHE FINALLY OBTAINS SUFFICIENT FUNDS - THANKS TO THE BOYFRIEND - SHE IS DETAINED DURING HER STOPOVER AT HEATHROW. THE BRITISH IMMIGRATION AUTHORITIES BELIEVE HER VISA TO BE FAKE. NOW SHE NEEDS TO PAY A FINE BEFORE SHE CAN PROCEED TO AMERICA.

1E. THE LOW-DOWN: IN ALL, THE GENEROUS BUT LOVELORN AMERICAN CAN LOSE ANY OR ALL OF THE FOLLOWING: 200 USD FOR VISA FEES, 800 USD FOR SUPPLEMENTING THE PLANE TICKET, 1,000 USD TO SUPPLY THE TRAVEL FUNDS, AND 500 USD FOR THE HEATHROW OFFICIALS. THE MARK USUALLY DOESN'T FALL FOR ALL OF THE EXPENSES - HE OFTEN REALIZES HE IS BEING SCAMMED AFTER THE FIRST TWO OR THREE APPEALS FOR MONEY.

COMMENT.

17. THE LAGOS AMERICAN CITIZEN SERVICES SECTION RECEIVES AT LEAST THIRTY EMAIL ENQUIRIES AND MANY AFTER-HOURS DUTY PHONE CALLS A WEEK FROM AMERICAN CITIZENS IN VARIOUS STAGES OF BEING DEFRAUDED. THE HIGH VOLUME OF NEARLY IDENTICAL EMAILS COMING TO THE CONSULATE PROMPTED THE LAGOS ACS SECTION TO DEVELOP A SOFTWARE PROGRAM THAT AUTOMATICALLY RESPONDS TO INCOMING QUERIES BASED ON SCAM TYPE. A MORE DETAILED REPORT WITH APPENDICES AND GRAPHICS IS BEING FORWARDED TO CA/FPP.

MINIMIZE CONSIDERED.
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